

FAQs on Corporate Internet Banking (“CIB”) @ affinOnline.com

General

1. What is Corporate Internet Banking (“CIB”) @ affinOnline.com?

CIB @ affinOnline.com is an internet banking facility designed to meet your business and corporate needs.

CIB @ affinOnline.com allows you to access to your business account information and perform secured banking transactions wherever you are - be it in the comfort of your office or while you are overseas.

CIB @ affinOnline.com gives you full control over your business and corporate accounts.

2. What can I use CIB @ affinOnline.com for?

You may able to perform Inquiry and Transaction via online as follows:

- . View Current Account
- . View Fixed Deposit
- . View Loan balances
- . View Cheque status
- . View Past Current Account statements
- . Trade Inquiry
- . Intrabank & Interbank (IBG & RENTAS) transfer of funds
- . Pay bills
- . Payroll (Autopay)
- . Statutory Payments (EPF, SOCSO & LHDN)
- . Request cheque book
- . Request stop cheque
- . Apply for Banker's Cheques
- . Apply for Foreign Funds Transfer

3. Who is eligible to apply for CIB @ affinOnline.com?

Private limited, limited companies, other businesses and non-business organizations that have current accounts with Affin Bank are eligible to apply for affinonline.com.

4. What are the minimum PC requirements?

- . Pentium 4 and 512 MB RAM
- . Internet connection with minimum 56 kbps modem
- . Windows XP or higher
- . Minimum Internet Explorer version 8, Mozilla Firefox 13 or Google Chrome 19

5. Is the service available 24 hours a day?

Yes, CIB @ affinOnline.com is available 24 hours a day, 7 days a week.

6. Can I access the service from different PCs?

Yes, as long as the minimum PC requirements (See Q4) are met.

7. Can I access the service from overseas?

Yes, as long as your PC, your Tablet and your Smartphone has Internet access.

8. What should I do if I want to add or delete a new account / add or delete Corporate System Administrator?

You are required to complete the Corporate Internet Banking Maintenance Form and submit to your AFFINBANK's Home Branch together with Board of Resolution (duly signed by the Board of Directors).

9. What should I do if I want to add a subsidiary's account?

You are required to complete the Corporate Internet Banking Maintenance Form and submit to your AFFINBANK's Home Branch together with Board of Resolution to link subsidiary account.

10. What is the different between Corporate System Administrator and Corporate User?

o Corporate System Administrator

Corporate System Administrator is the persons who are managing the affinOnline.com. They can only manage corporate user groups, user profile, access rights, workflow setup, corporate daily limit, account registrations. No monetary transaction involved and they can not perform account enquiry.

System Admin creates corporate user groups, user profile and access rights within the company and creates workflow setup, corporate daily limit, account registrations.

System Authorizer approves creation of user groups, user profile and access rights within the company and approves creation of workflow setup, corporate daily limit, account registration

o Corporate User (User Profile)

Corporate User(User Profile) access CIB Web functions/modules based on access rights (created by System Admin & System Authorizer) to perform account enquiry and monetary transactions.

Corporate Maker creates transaction

Corporate Checker approves transaction without the security token BUT the transaction is only executed after Corporate Authorizer authorized the transaction

Corporate Authorizer approves transaction with the security token

Observer can only perform account inquiry.

11. As a Corporate System Administrator, is there a minimum or maximum person(s) to create Corporate User?

The minimum is 1 person and the maximum is unlimited.

12. Do I need Security Token(s) to login to CIB @ affinOnline.com as the System Administrator?

No. you do not need security token to login as the System Administrator.

13. Do I need Security Token(s) to login to CIB @ affinOnline.com as the Corporate User?

No. you do not need security token to login as the Corporate User BUT Corporate Authorizer need the security token to approve transaction created by the Corporate Maker.

Security

14. What mechanisms do you use to ensure that financial transactions are properly authorized?

CIB @ affinOnline.com is protected by a high standard of security for Internet banking, to safeguard the confidentiality of your corporate account information and banking transactions. The security system employs:

- . Secured Sockets Layers (SSL);
- . 128-bit encryption, the highest level of encryption generally available today; and
- . a two-tier authentication technology that uses User ID and Password for account access.

For monetary transactions, there is an additional security measure. Transactions must be authorized using the TAC number of your 2FA Token, held by your company's authorized user(s). Permission to approve these monetary transactions are governed by the Authorization Profiles which your company has setup via the Corporate affinOnline.com Corporate System Administration User Setup.

15. If I accidentally selected the browser option to store or remember my User ID and password, how do I remove this option?

For IE 8.0

- . Click the Tools menu.
- . Click Internet Options.
- . In the pop-up screen, click Delete Form and Delete Password.
- . Still in the pop-up screen, click Close.
- . In the internet Option screen, click OK to exit.

Monetary Transactions

16. Can I transfer funds to another company's bank account?

Yes. For transfers to another company's account with Affin Bank or with other banks, please indicate the payee's account in the relevant column in the transaction screen then submit the payment request to your company's appointed Authorizer(s). Once the Authorizer(s) approves your request in affinonline.com, the payment will be effected.

17. What must I do to make an online bill payment?

Simply select the biller in CIB @ affinOnline.com you wish to make payment to, then submit the payment request to your company's appointed Authorizer(s). Once the Authorizer(s) approves your request in affinonline.com, the payment will be effected.

Statutory Payments

EPF and SOCSO Contribution

18. Why Customers need to upload EPF / SOCSO files two (2) times for 1st time registration via CIB @ affinOnline.com?

The First time upload is only for Registration and the subsequent upload is for Contribution.

19. What is the sequence for EPF or SOCSO First-time Registration?

The sequence for the first time registration as per follows:-

- i. Register EPF and SOCSO Reference Number in CIB Application Form and Maintenance Form
- ii. Upload Excel file format for EPF and SOCSO for first time registration
- iii. Check registration status after seven (7) working days

Upload EPF Payment

EPF Payment

Bulk Payment Input Bulk Payment Preview Bulk Payment Acknowledgement

Select File to be Upload : Browse...

Submission Type : Registration

Payment Date :

Upload File

Note :

- First file uploaded is only for registration with EPF. The Submission Type will be shown as Registration.
- Please upload the same file (Compulsory to change the file name) after 7 working days* from the date of registration.

- Please ensure the Submission Type has changed from 'Registration' to 'Contribution'.
* Subject to EPF approval

Note: Kindly refer to the Submission Type to ensure on the status update

- iv. If registration Successful, proceed to upload Excel file format for second time for Contribution

Upload EPF Payment

EPF Payment

Bulk Payment Input Bulk Payment Preview Bulk Payment Acknowledgement

Select File to be Upload : Browse...

Submission Type : Contribution

Payment Date :

Upload File

Note :

- First file uploaded is only for registration with EPF. The Submission Type will be shown as Registration.
- Please upload the same file (Compulsory to change the file name) after 7 working days* from the date of registration.

- Please ensure the Submission Type has changed from 'Registration' to 'Contribution'.
* Subject to EPF approval

Note: The Submission Type will be updated to Contribution if your registration is successful

LHDN Monthly Tax Deduction

20. What is LHDN Payment via Bulk Payment services in CIB @ affinOnline.com?

CIB @ affinOnline.com is an internet banking service designed to meet the business and corporate needs. Now employers will be able to perform the Monthly Tax Deduction ("MTD") payment on behalf of their staffs via online.

21. I am interested in utilizing the LHDN Payment services via online for my company. How should I go about it?

Kindly subscribe to our CIB @ affinOnline.com Transaction Package in order to have the access and perform the LHDN payment via online. Please ensure to provide your LHDN's employer number in our CIB Application Form.

22. I am an existing CIB Transaction Package user and I wish to utilize your LHDN Payment services via CIB @ affinOnline.com. What should I do?

Kindly ensure that you have registered your company's LHDN employer number with us prior to using the LHDN Payment services. Please update your LHDN employer number with us by completing our CIB Maintenance Form and kindly submit to Affin Bank / Affin Islamic Bank Branch where you maintain your current account with.

23. What are the statutory services offered in CIB @ affinOnline.com other than the LHDN Payment?

CIB @ affinOnline.com comes with the below services based on the subscription package:-

Inquiry Package	Transaction Package	
<p><u>Account Management</u></p> <ul style="list-style-type: none"> • Own Account Overview • Other Account Overview • Transaction History • Statement Download <p><u>Cheque Management</u></p> <ul style="list-style-type: none"> • Cheque Status Inquiry <p><u>Trade Inquiry</u></p> <ul style="list-style-type: none"> • Facility Limit Inquiry • Product Outstanding Inquiry 	<p><u>Account Management</u></p> <ul style="list-style-type: none"> • Own Account Overview • Other Account Overview • Transaction History • Statement Download <p><u>Payment Services</u></p> <ul style="list-style-type: none"> • Interbank GIRO (IBG) • Third Party Fund Transfer • Rentas • Remittance (Foreign Telegraphic Transfer & Banker's Cheque) • Bill Payment • Dagangnet FPX • Financial Process Exchange (FPX) • JomPAY 	<p><u>Cheque Management</u></p> <ul style="list-style-type: none"> • Cheque Status Inquiry • Cheque Book Request • Stop Cheque Payment <p><u>Trade Inquiry</u></p> <ul style="list-style-type: none"> • Facility Limit Inquiry • Product Outstanding Inquiry <p><u>Bulk Payment</u></p> <ul style="list-style-type: none"> • Autopay • Corporate IBG • KWSP Payment • SOCSSO Payment • LHDN Payment

Referring to the above, the statutory payment available for our CIB services are KWSP, SOCSSO and LHDN.

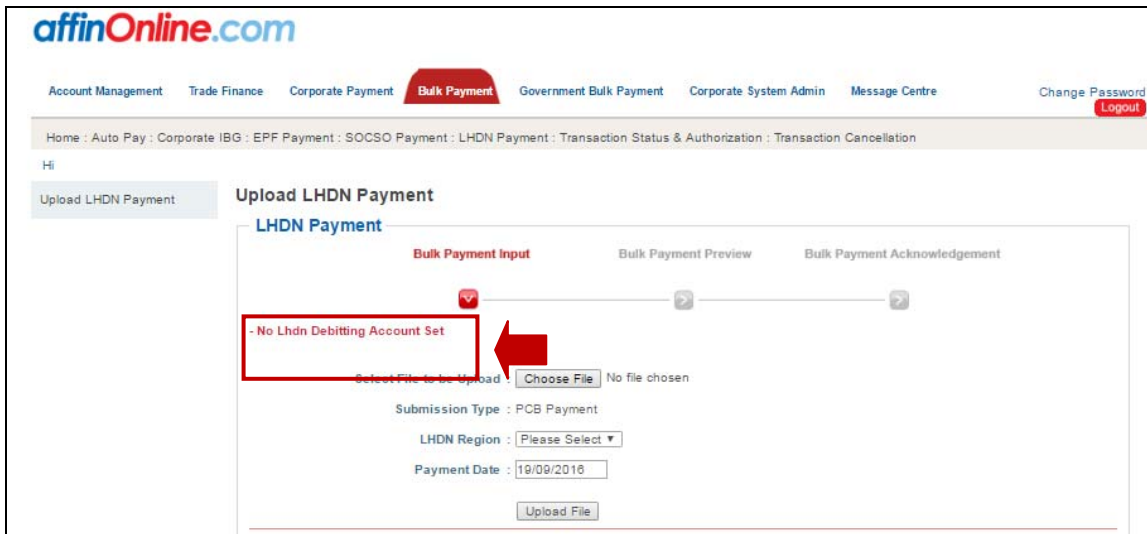
24. What is the cut-off time for the same day LHDN payment via CIB @ affinOnline.com?

In order to ensure that the transaction is processed within the same payment date, the transaction will need to be completely authorized by the authorizer before 7:00pm.

25. When is the due date for the LHDN payment to be made?

Please ensure that the payment is successfully approved by the authorizer before 15th of every month. This is to avoid any penalty imposed by LHDN to your corporate for any late submission.

26. I tried to perform upload for my LHDN Payment, however the system prompted me with “-No LDHN Debiting Account Set”. What should I do?



The message “No LHDN Debiting Account Set” will be prompted by the system if you have yet to register your LHDN employer number with us. Please register your LHDN employer number with us by completing our CIB Maintenance Form. Kindly submit the form to Affin Bank / Affin Islamic Bank Branch where you maintain your current account with.

27. Will I be charged when I perform the LHDN Payment via CIB @ affinOnline.com?

No charges will be imposed to your company for making your LHDN MTD Payment through our LHDN Payment services via CIB @ affinOnline.com.

28. Where should I get the .txt file format and what is the specification of the .txt file format that I need use to perform the LHDN payment via CIB @ affinOnline.com?

i. For Employer with Computerized Payroll System

Employer that uses the computerized payroll system provided by software provider or developed and/ or customized by the employer must ensure that their system is in accordance to the LHDN Monthly Tax Deduction (MTD) Calculation Specification and Specification Format for MTD text file data provided by LHDN in order to perform the MTD payment via online.

Kindly browse to <http://www.hasil.gov.my/> for more information on the specification.

ii. For Employer without Payroll System

Kindly register to <https://ekls.hasil.gov.my/> to have access on LHDN’s e-PCB system. Employers who do not have a computerized payroll system can benefit from the e-PCB system by having the ability to:-

- a) Store employee information and payment of PCB/CP38
- b) Calculate monthly PCB deductions
- c) Ensure PCBs are calculated accurately
- d) Generate text file format for employer to upload on CIB @ affinOnline.com Bulk Payment > LHDN Upload Screen for MTD payment

29. Where can I make my LHDN Payment via CIB @ affinOnline.com?

Kindly log in as the “Corporate Maker” to kick start your LHDN Payment process.
Proceed to click:-

Step 1:

“Corporate Maker” login to CIB.

Step 2:

Upon successful login, “Corporate Maker” can proceed to select

1. Bulk Payment
2. LHDN Payment

The screenshot displays the affinOnline.com interface. At the top, the navigation menu includes 'Account Management', 'Trade Finance', 'Corporate Payments', 'Bulk Payment', 'Government Bulk Payment', 'Corporate System Admin', 'Message Centre', and 'Change Password'. The 'Bulk Payment' menu item is highlighted with a red box and a red arrow labeled '1'. Below the navigation menu, the breadcrumb trail shows 'Home : Auto Pay : Corporate IBG : EPF Payment : SOCSO Payment : LHDN Payment : Transaction Status & Authorization : Transaction Cancellation'. The 'LHDN Payment' menu item is highlighted with a red box and a red arrow labeled '2'. The main content area is titled 'Upload LHDN Payment' and contains a sub-section 'LHDN Payment' with three tabs: 'Bulk Payment Input', 'Bulk Payment Preview', and 'Bulk Payment Acknowledgement'. The 'Bulk Payment Input' tab is active and shows a progress bar with a red checkmark, a 'Choose File' button, and the text 'No file chosen'. Below this are fields for 'Submission Type' (set to 'PCB Payment'), 'LHDN Region' (set to 'Please Select'), and 'Payment Date'. An 'Upload File' button is located at the bottom of the form. Below the form is a 'Note' section with two sub-sections: '1. For Employer with Computerised Payroll System' and '2. For Employer without Payroll System'. The first sub-section includes a note about ensuring the system is in accordance with MTD Calculation Specification and Specification Format for MTD text file data provided by Inland Revenue Board of Malaysia (IRBM) and a link to <http://www.hasil.gov.my/>. The second sub-section includes a note about registering to <https://ekls.hasil.gov.my/> and a list of requirements for employers without a computerized payroll system.

Step 3:

Kindly fill in the required details as follow:-

1. To select the “.txt file” for you to upload on our CIB System
2. To choose your “LHDN Region” which is according to your tax centre location
3. To choose the “Payment Date” for the MTD Payment to be processed

30. What file format should I use to perform the upload to your LHDN Payment services via CIB @ affinOnline.com?

The file format which is accepted to be uploaded into our system for LHDN Payment is .txt file format. Please ensure that the .txt file format is following the specification provided by LHDN.

Trade Finance Inquiry Module

31. What are the services available under this Trade Finance Inquiry Module?

The Trade Finance Inquiry Module supports the following Inquiry capabilities:

i Facility Limit Inquiry

• Facility Limit Summary

- User is able to view the summary of total facility utilized under the respective category i.e. Islamic and Conventional
- The display is segregated by product category
- The display is based on real time outstanding
- Hyperlink is available for user to click for further details of the transaction details
- User is able to download in Excel and PDF format.
- The report is available for printing

• Facility Utilization Details

- User is able to view the utilization details of the respective products.
- The display is segregated by product category.
- Record displayed per page is up to a maximum of 20 records and user has to click the next button to view subsequent records. The display is based on real time outstanding.
- Hyperlink is available for user to click for viewing further details of the transaction.

- *User is able to download in Excel and PDF format.*
- *The report is available for printing.*

ii Product Outstanding Inquiry

• Product outstanding summary

- *User is able to view all products outstanding summary.*
- *The display is segregated by product category.*
- *Hyperlink is available for user to click for viewing further details of the transaction.*
- *User is able to download in Excel and PDF format.*
- *The report is available for printing.*

• Transaction Listing

- *User is able to view the outstanding details of the respective products.*
- *The display is segregated by product category.*
- *Record displayed per page is up to a maximum of 20 records and user has to click the next button to view subsequent records. The display is based on real time outstanding.*
- *Hyperlink is available for user to click for viewing further details of the transaction.*
- *User is able to download in Excel and PDF format.*
- *The report is available for printing.*

32. I have subscribed to the “Inquiry Package” of affinOnline.com Corporate Internet Banking services. What should I do in order to have the access to your Trade Finance Inquiry Module Package”?

Refer to CIB Guide for System Administrator to Update User Group for Trade Finance Module to allow your Corporate Users in accessing the Trade Finance Inquiry Module

33. My Company has subscribed to affinOnline.com-Corporate Internet Banking (CIB) services. Are there any additional charges for me to subscribe to this Trade Finance Inquiry Module?

There are no additional charges for this module

34. My company has subscribed to affinOnline.com-Corporate Internet Banking (CIB) services. Are there any other additional documents that I need to provide if I want to subscribe to this Trade Finance Inquiry Module?

No additional documents required for the access of the Trade Finance Inquiry Module

35. Can my company subscribe for e- Trade Inquiry Module only? (please confirm response below)

affinOnline.com Corporate Internet Banking (CIB) comes with below services based on the subscription package.

Inquiry Package	Transaction Package	
<p><u>Account Management</u></p> <ul style="list-style-type: none"> • Own Account Overview • Other Account Overview • Transaction History • Statement Download <p><u>Cheque Management</u></p> <ul style="list-style-type: none"> • Cheque Status Inquiry <p><u>Trade Inquiry</u></p> <ul style="list-style-type: none"> • Facility Limit Inquiry • Product Outstanding Inquiry 	<p><u>Account Management</u></p> <ul style="list-style-type: none"> • Own Account Overview • Other Account Overview • Transaction History • Statement Download <p><u>Payment Services</u></p> <ul style="list-style-type: none"> • Interbank GIRO (IBG) • Third Party Fund Transfer • Rentas • Remittance (Foreign Telegraphic Transfer & Banker's Cheque) • Bill Payment • Dagangnet FPX • Financial Process Exchange (FPX) • JomPAY 	<p><u>Cheque Management</u></p> <ul style="list-style-type: none"> • Cheque Status Inquiry • Cheque Book Request • Stop Cheque Payment <p><u>Trade Inquiry</u></p> <ul style="list-style-type: none"> • Facility Limit Inquiry • Product Outstanding Inquiry <p><u>Bulk Payment</u></p> <ul style="list-style-type: none"> • Autopay • Corporate IBG • KWSP Payment • SOCSO Payment • LHDN Payment

Therefore some of our modules will be bundled together based on the subscription package that you apply. Your System Administrator may manually set the accessible function of your users to only allow the access to Trade Finance Inquiry Module during the corporate setup

36. How many users are allowed to access the Trade Finance Inquiry Module at the same time?

No restriction on the total number of users, multiple users can access the Trade Finance Inquiry Module at the same time.

37. Can we print our trade statement from this system?

The system allows printing of the current outstanding transactions only

38. Can I view and print the trade instrument and/ or advices from this system?

No. You can only view and print the Facility Limit and Product Outstanding.

39. Can I sort the transactions by amount, maturity dates, transaction date etc?

The transactions can be sorted by downloading to excel format.

40. I want to do a settlement of my outstanding contract. Would I be able to check on the total amount to be paid?

No, you have to call our Trade Support Team for the total amount due for payment.

41. Does this Trade module allow me to perform transactions such as online submission for LC, BG or instruction for trade settlement?

No, this trade module only supports Inquiry function and not transaction.

42. Why is the daily available balance of my facility limit not the same daily even though I have no new transaction?

There is a daily revaluation on all outstanding foreign currency transactions.

43. Can I inquire on the list of transactions that I have performed during a specific period?

No, currently the system does not support such function.

44. What is the service availability time?

affinOnline.com - Corporate Internet Banking (CIB) services is available 24 hours a day, 7 days a Week and Trade inquiry module is only available daily from 7.00 a.m. to 11.00 p.m.

Login

45. What do I need to enter to log in?

You need to enter your Company ID, User ID and Password to login.

46. I have successfully Login as The System Administrator. What should I do next if I have applied for Enquiry Module?

You need to follow the steps below guided by the CIB Demo.

- . Create a User Group (Observer Role).
- . Create Corporate User (User Profile)

47. I have successfully Login as the System Administrator. What should I do next if I have applied for for Transaction Module?

You need to follow the steps below guided by the CIB Demo.

- . Create User Groups (Maker Role and Authoriser Role) (Checker Role is Optional)
- . Create Corporate User (User Profile)
- . Create Workflow Setup (Level and Condition)
- . Maintain Account Registration and Update Corporate Daily Limit are optional.

48. What should I do if I forget my Password (Only for Corporate System Admin and Corporate System Authorizer)?

You need to download the CIB Maintenance Form and submit it to your AFFINBANK's Home Branch. We will contact you and provide you a Temporary Password.

49. How to avoid my User ID become dormant?

You need to login within 60 days in order to avoid the User ID become dormant/deactivated.

50. What should I do if my Password is deactivated / dormant (Only for Corporate System Admin and Corporate System Authorizer)?

You need to download the CIB Maintenance Form and submit it to your AFFINBANK's Home Branch. We will contact you and provide you a Temporary Password.

51. Can I change my Password?

Yes, you can change password. You require to login into CIB @ affinOnline.com to change your password.

52. What can I do to protect my company's account and trading information on CIB @ affinOnline.com?

While AFFINBANK has taken steps to keep your company's account and transactional information secure, you continue to play a major role in maintaining the security of such information. You should memorize your Corporate ID, User ID and Password, and never write them down or reveal them to anyone.

If such incidents incurs, please contact our Call Centre at +603 5522 3000